Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently Amended) A method of enabling online banking via a printed form, the form including information relating to the banking transaction and including coded data, the coded data being indicative of an identity of the form and at least one reference point of the form, the information having being printed at the same time as the coded data on a surface-defining means, the method including the steps of:

receiving, in a computer system and from a sensing device operated by a banking customer, indicating data from a sensing device regarding the identity of the form and a position of the sensing device relative to the form, the sensing device, when placed in an operative position relative to the form, sensing at least some of the coded data and generating the indicating data using the at least some of the coded data; and

identifying, in the computer system and from the indicating data, at least one parameter relating to the banking transaction.

2.   (Original) The method of claim 1 in which said at least one parameter relating to the banking transaction is associated with at least one zone of the form and in which the method includes identifying, in the computer system and from the zone relative to which the sensing device is located, said at least one parameter.

3.   (Original) The method of claim 2 which includes

receiving, in the computer system, data regarding movement of the sensing device relative to the form, the sensing device sensing its movement relative to the form using at least some of the coded data; and

identifying, in the computer system and from said movement being at least partially within said at least one zone, said at least one parameter of the banking transaction.

4. - 7. (Cancelled)

8.   (Previously Presented) The method of claim 2, in which the parameter is an action parameter of the banking transaction, the method including effecting, in the computer system, an operation in respect of the action parameter.

9.   (Original) The method of claim 8 in which the action parameter of the banking transaction is selected from the group comprising:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.

10.   (Previously Presented) The method of claim 3, in which the parameter is an option parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn mark by means of the sensing device and effecting, in the computer system, an operation associated with the option parameter.

11.   (Original) The method of claim 10 in which the option parameter is associated with at least one of:

a request for information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, a request for a list of bill payments, an account, a currency, and a payee name.

12.   (Previously Presented) The method of claim 3, in which the parameter is a text parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered handwritten text data by means of the sensing device and effecting, in the computer system, an operation associated with the text parameter.

13.   (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14.   (Original) The method of claim 13 in which the text parameter is associated with at least one of:

a check amount, a payee name, a currency amount, a transfer amount, a payment amount, a payment date, and a check number.

15.　(Previously Presented) The method of claim 3, in which the parameter is an authorization parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a handwritten signature by means of the sensing device and effecting, in the computer system, an operation associated with the authorization parameter.

16.　(Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of the customer.

17.　(Original) The method of claim 16 in which the authorization parameter is associated with authorization for at least one of:

access to account information, withdrawal of funds, transfer of funds, payment of a bill, modification of a bill payment, deletion of a bill payment, stopping of checks, and ordering of checks.

18.　(Previously Presented) The method of claim 3, in which the parameter is a picture parameter of the banking transaction, the method including identifying, in the computer system, that the banking customer has entered a hand-drawn picture by means of the sensing device and effecting, in the computer system, an operation associated with the picture parameter.

19.　(Original) The method of claim 18 in which the picture parameter is associated with a graphic design for a customer's checks.

20.　(Previously Presented) The method of claim 1, in which the form contains information relating to at least one of.

information relating to banking services, an order for checks, a request to stop checks, an application for a new account, an application for a loan, a request for an account history, a request for a withdrawal of funds, a request for a transfer of funds, a request for an account balance, a payment of a bill, and a request for a list of bill payments.